



## OFFICE OF HOUSING AND REDEVELOPMENT

Dear Homeowner:

Thank you for your interest in the City of Fremont's **Neighborhood Home Improvement Program**. Our goal is to improve homes and preserve existing neighborhoods in Fremont, one home and one neighborhood at a time. To this end, the City is offering low interest loans and grants to eligible homeowners throughout the City and specifically for homeowners in the targeted redevelopment neighborhoods of Irvington, Niles and Centerville. Funds are available on a *first-come, first-serve* basis to qualifying borrowers.

Low interest loans can be used for major home improvements, such as replacing roofs and improving the electrical, plumbing and heating systems in your home. Grants are also available for minor home repairs and beautification projects, such as exterior painting, repairing fences, and replacing window coverings. However, homes must meet basic health and safety codes before any loan or grant funds can be used for beautification or minor home improvement projects.

In order to serve you better, the City of Fremont has contracted with the Alameda County Housing and Community Development to provide you with housing rehabilitation and construction expertise. Once the City has approved your request for funds, a Rehabilitation Specialist from the County will prepare a scope of work, assist you to obtain bids from contractors, and help you monitor the construction.

Please complete the application packet and submit all required documents. Feel free to call me if you have questions, at (510) 494-4500. I will be happy to answer your questions and assist you in filling out the application.

Again, thank you for your interest in the program. We look forward to working with you to improve your home and your neighborhood.

Bill Cooper  
City of Fremont, Office of Housing and Redevelopment



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## Neighborhood Home Improvement Program

# Application Checklist

### DID YOU INCLUDE? (PLEASE CHECK OFF ✓)

- ☐ Application (8 pages including checklist – completed and signed)
- ☐ Homeowner's Insurance (include copy of current insurance policy)
- ☐ Pay stubs for two consecutive pay periods or other current proof of income (including but not limited to social security, retirement, pension, AFDC, etc.)
- ☐ Previous two years of federal and state tax returns, including ALL attachments and schedules.
- ☐ All current checking and/or savings account statements for two consecutive months (include such items as stocks, IRAs, pension accounts, mutual funds, etc.)
- ☐ Current mortgage statement(s), including terms, outstanding balance and monthly payment
- ☐ Utility bills for two most recent consecutive months (PG&E, Water and Garbage)
- ☐ Legal description of property, this is found on your Deed of Trust

**MAIL OR DELIVER TO: Bill Cooper, City of Fremont, Office of Housing and Redevelopment**  
39550 Liberty Street – Fremont, CA 94538  
Phone (510) 494-4500 Fax: (510) 494-4515

### Please Print:

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-Borrower

\_\_\_\_\_  
Property Address

### For City of Fremont

Date Received \_\_\_\_\_

Date Sent to HCD \_\_\_\_\_

### For Alameda County HCD

Date Received \_\_\_\_\_

Date Approved \_\_\_\_\_



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## Neighborhood Home Improvement Program

# Application Form

<b>I. APPLYING FOR:</b>	<b>CITY WIDE PROGRAMS</b>	<b>REDEVELOPMENT AREAS PROGRAMS *</b> (CENTERVILLE, IRVINGTON, NILES)	
	( ) Paint Grant	( ) Incentive Grant	
	( ) Emergency Repair Grant	( ) Home Access Grant	
	( ) Security Bar Retrofit Grant	( ) Neighborhood Beautification Grant	
	( ) Rental Accessibility Grant		
	( ) Homeowner Rehabilitation Loan		
• PLEASE CONFIRM WITH OFFICE OF NEIGHBORHOODS IF YOUR PROPERTY IS LOCATED IN THE ELIGIBLE TARGET AREA. •			
Name (Borrower)	Social Security #	Age	
Name (Co-Borrower)	Social Security #	Age	
Property Address			Zip Code
			Fremont, CA
Borrower Tel (Home)		(Work)	
Co-Borrower Tel (Home)		(Work)	
<b>DESCRIBE THE REPAIRS NEEDED TO YOUR PROPERTY:</b>			



# Neighborhood Home Improvement Program

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DESCRIBE YOUR HOUSEHOLD:				
Name	Adult (check one)	Child	Relationship to Borrower	
1(Borrower)	<input type="checkbox"/>	<input type="checkbox"/>		
2(Co-Borrower)	<input type="checkbox"/>	<input type="checkbox"/>		
3	<input type="checkbox"/>	<input type="checkbox"/>		
4	<input type="checkbox"/>	<input type="checkbox"/>		
5	<input type="checkbox"/>	<input type="checkbox"/>		
6	<input type="checkbox"/>	<input type="checkbox"/>		
7	<input type="checkbox"/>	<input type="checkbox"/>		
HOUSEHOLD ETHNICITY :				
( ) White		( ) Black		
( ) American Indian		( ) Hispanic		
( ) Asian		( ) Other		
AGE :		( ) Under the age of 62 ( ) 62 or older		
DISABLED PERSONS IN HOUSEHOLD :		( ) Yes ( ) No		
II. INCOME VERIFICATION:				
<p>In order to participate in the Neighborhood Home Improvement Program, borrowers must meet the program's income requirements. We need information on your household income in order to verify your eligibility. Please use the worksheet to calculate your combined gross annual income.</p> <p>For each person contributing to household income, list source of income and total amount of earnings. You must also submit proof of income for each source. Refer to Page 4 for a list of required proof of income.</p>				
Name of Person	Source of Income	Gross Monthly Income	Gross Annual Income	Proof of Income
TOTALS				
COMBINED GROSS ANNUAL INCOME \$				



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Neighborhood Home Improvement Program

**LIST OF REQUIRED PROOF OF INCOME:**

For each source of income listed on page 3, you must submit proof of income.

Type of Income		Proof of Income Required
<input type="checkbox"/>	Salary	1. Federal Tax Return (2 years) 2. State Tax Return (2 years) 3. Check Stubs (2 pay periods)
<input type="checkbox"/>	Social Security	Social Security Verification (current year)
<input type="checkbox"/>	Welfare	Statement from Caseworker
<input type="checkbox"/>	Pension	Statement of Amount, Copy of Check
<input type="checkbox"/>	Alimony	Court Order (Divorce Papers)
<input type="checkbox"/>	Child Support	Court Order (Divorce Papers)
<input type="checkbox"/>	Unemployment Insurance	Statement of Award, Verification
<input type="checkbox"/>	Self-Employed	Income Tax Returns – Federal & State (2 years)
<input type="checkbox"/>	Interest	Bank Statement
<input type="checkbox"/>	Other	

I declare under penalty of perjury that the information provided in this application is true and certify that the Redevelopment Agency of the City of Fremont shall not be held liable for any damage that may arise out of or in connection with home improvements undertaken under this program. Also, I authorize the Redevelopment Agency of the City of Fremont to contact institutions for information regarding the status of my loans on my property and review my credit rating.

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Co-Borrower)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Date)



OFFICE OF HOUSING AND REDEVELOPMENT

## Neighborhood Home Improvement Program

### III. MORTGAGE INFORMATION AUTHORIZATION

Date/Year Property Purchased

Purchase Price \$

#### PLEASE LIST ALL MORTGAGE COMPANIES, BANKS AND/OR SAVINGS AND LOANS HOLDING MORTGAGES ON YOUR PROPERTY:

1. Company Name

Company Address

Tel No.

Loan No.

Monthly Payment Amount \$

Unpaid Balance \$

2. Company Name

Company Address

Tel No.

Loan No.

Monthly Payment Amount \$

Unpaid Balance \$

3. Company Name

Company Address

Tel No.

Loan No.

Monthly Payment Amount \$

Unpaid Balance \$

I certify that the above information is true and I hereby authorize the City of Fremont Redevelopment Agency to contact the above institutions for information regarding the status of the loans on my property.

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Co-Borrower)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Date)



## Neighborhood Home Improvement Program

OFFICE OF HOUSING AND REDEVELOPMENT

### IV. HOMEOWNER'S INSURANCE INFORMATION

The undersigned does hereby declare, under penalty, that the following "homeowner' insurance policy" is in effect (or will be in effect by the date the loan is funded) upon the subject property:

Insurance Company:

Name of Insurance Agent:

Address of Agent: (Number and Street)

(City)

(State, Zip Code)

Tel No.

Amount of Coverage \$

Policy Period:

Annual Premium \$

\_\_\_\_ / \_\_\_\_ / \_\_\_\_ to \_\_\_\_ / \_\_\_\_ / \_\_\_\_

As the holder of the Deed of Trust on the property, we acknowledge that the City of Fremont Redevelopment Agency's insurance requirements are as follows:

1. A valid and collectable policy of insurance including the perils of fire and the hazards covered by special form must be maintained at all times.
2. The amount of insurance is to be not less than the outstanding loan balances, or improvement costs.
3. The insurance policy is to be on standard forms and the policy must contain lender's loss payable endorsement providing that the loss, if any, be payable to the City of Fremont Redevelopment Agency.
4. The borrower will alert the insurance company of City's loan and inform them of the coverage needed to cover the city and all other loans on property and the addition of the City as loss payee to their policy. The borrower will provide proof to the City of notification and coverage provided.

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Co-Borrower)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Date)



**V. FAIR LENDING NOTICE AND NOTICE OF RIGHT TO FINANCIAL PRIVACY**

To: All borrowers for a real property secured loan to purchase, construct, rehabilitate, improve or refinance an owner-occupied one to four-family residence; and all owner-applicants for a real property secured home improvement loan to improve a one- to four-family residence (whether or not owner-occupied):

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a finding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this credit is the U. S. Comptroller of the Currency, Consumer Affairs Division, Washington, D.C. 20218.

In addition to your rights under federal law, you may also have other rights afforded under state law.

**FOR CALIFORNIA RESIDENTS ONLY:** In accordance with California law, the following notice is given to applicants who are residents of California. The California Housing Financial Discrimination Act of 1977 provides in part as follows:

35810. No financial institution shall discriminate in the availability of, or in the provision of, financial assistance for the purpose of purchasing, constructing, rehabilitating, improving, or refinancing housing accommodations due in whole or in part, to the consideration of conditions, characteristics, or trends in the neighborhood or geographic area surrounding the housing accommodation, unless the financial institution can demonstrate that such consideration in the particular case is required to avoid an unsafe and unsound business practice.

35811. No financial institution shall discriminate in the availability of, or in the provision of, financial assistance for the purpose of purchasing, constructing, rehabilitating, improving or refinancing housing accommodations due, in whole or in part, to the consideration of race, color, religion, sex, marital status, national origin, or ancestry.

35812. No financial institution shall consider a racial, ethnic, religious, or national origin composition of a neighborhood or geographic area surrounding an housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, and under what terms and conditions, to provide financial assistance for the purpose of purchasing, constructing, rehabilitating, improving, or refinancing a housing accommodation. No financial institution shall utilize appraisal practices that are inconsistent with the provisions of this part.

If you wish to file a complaint, or if you have questions about your rights, contact: Comptroller of the Currency, Administrator of National Banks, Western District, Consumer complaint department, 50 Fremont Street, Suite 3900, San Francisco, CA 94105.

**NOTICE OF RIGHT TO FINANCIAL PRIVACY**

This is notice to you as required by the Rights to Financial Privacy Act of 1978 that the Department of Housing and Urban Development has a right of access to financial records held by any financial institution in connection with the consideration or administration of the housing rehabilitation loan for which you have applied. Financial records involving your transaction will be available to the Department of Housing and Urban Development without further notice or authorization but will not be disclosed or released to other except as required or permitted by law.

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Co-Borrower)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Date)





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**VI. LEAD-BASED PAINT DISCLOSURE FOR OWNER OCCUPIED RESIDENCE**

Lead-based paint can be present in both exterior and interior surfaces in apartments and homes. This type of paint may be found in homes built before 1978 and may be present in our City's older housing and buildings, even after periodic painting.

Please read the enclosed brochure, PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME, to find out how you can protect your family and reduce lead hazards in your home. After you have read the brochure, please sign below.

The City of Fremont, Office of Housing and Redevelopment, has provided me with a copy of the EPA brochure, PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME. I have read and understand this brochure in its entirety.

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Co-Borrower)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Date)

**VII. CONSENT TO USE PHOTOGRAPHS**

I, the undersigned, hereby authorize the City of Fremont, Office of Housing and Redevelopment to use photographs of me and/or my property located at:

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(City)

in connection with participation in a Neighborhood Home Improvement Program.

The City of Fremont, Office of Housing and Redevelopment routinely take photographs as part of preparing a work plan or for project documentation purposes. Often these photographs are not shared with anyone outside of the Office of Housing and Redevelopment. By signing this consent from you are agreeing that the City of Fremont may use the photographs for the purposes of describing and/or promoting Programs within the community, including sharing of such information with other persons and organizations or the public.

I agree to hold the City of Fremont, its officer, agents and employee's harmless from any and all claims for damages resulting from the above described use of such materials which may be brought by or on behalf of the undersigned.

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Co-Borrower)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Date)